



TORQ Analysis of Customer Service Representatives to Brokerage Clerks

INPUT SECTION:

Transfer	Title	O* NET	Filters		
From Title:	Customer Service Representatives	43-4051.00	Abilities:	Importance Level: 50	Weight: 1
To Title:	Brokerage Clerks	43-4011.00	Skills:	Importance Level: 69	Weight: 1
Labor Market Area:	Maine Statewide		Knowledge:	Importance Level: 69	Weight: 1

OUTPUT SECTION:

Grand TORQ:

94

Ability TORQ		Skills TORQ		Knowledge TORQ	
Level		Level	93	Level	92

Gaps To Narrow if Possible				Upgrade These Skills				Knowledge to Add			
Ability	Level	Gap	Impt	Skill	Level	Gap	Impt	Knowledge	Level	Gap	Impt
Number Facility	53	18	53	Speaking	63	7	83	Economics and Accounting	53	31	70
Mathematical Reasoning	46	7	53	Active Listening	65	1	95	Clerical	70	15	74
Near Vision	59	4	68					Customer and Personal Service	77	2	88
Written Expression	50	4	65								
Speech Clarity	51	3	72								
Written Comprehension	57	2	72								
Deductive Reasoning	53	2	59								

LEVEL and IMPT (IMPORTANCE) refer to the Target Brokerage Clerks. GAP refers to level difference between Customer Service Representatives and Brokerage Clerks.

ASK ANALYSIS

Ability Level Comparison - Abilities with importance scores over 50

Description	Customer Service Representatives	Brokerage Clerks	Importance
Written Comprehension	55	57	72
Speech Clarity	48	51	72
Oral Comprehension	57	57	68



Near Vision	55	59	68
Oral Expression	57	57	65
Written Expression	46	50	65
Problem Sensitivity	53	44	65
Speech Recognition	62	53	65
Information Ordering	48	46	62
Deductive Reasoning	51	53	59
Inductive Reasoning	48	48	56
Selective Attention	42	42	56
Mathematical Reasoning	39	46	53
Number Facility	35	53	53
Finger Dexterity	41	39	53
Flexibility of Closure	46	37	50
Perceptual Speed	42	35	50

Skill Level Comparison - Abilities with importance scores over 69

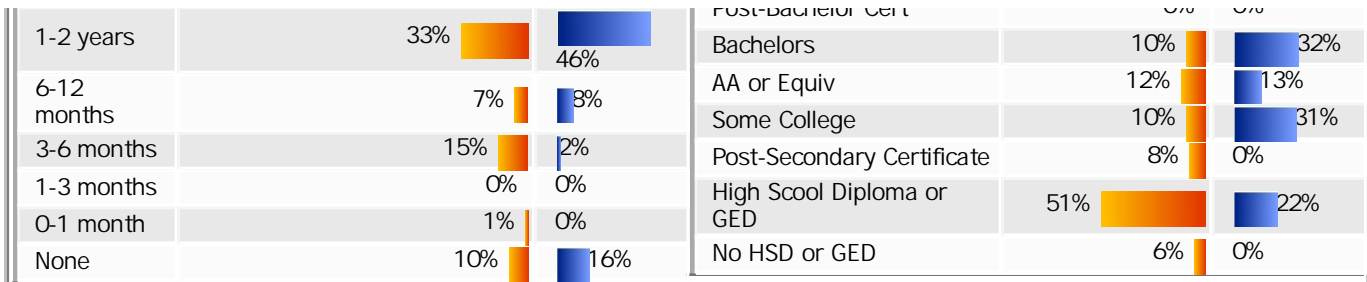
Description	Customer Service Representatives	Brokerage Clerks	Importance
Active Listening	64	65	95
Speaking	56	63	83
Service Orientation	65	61	72
Reading Comprehension	66	61	71
Time Management	56	51	71

Knowledge Level Comparison - Knowledge with importance scores over 69

Description	Customer Service Representatives	Brokerage Clerks	Importance
Customer and Personal Service	75	77	88
Clerical	55	70	74
Economics and Accounting	22	53	70

Experience & Education Comparison

Related Work Experience Comparison			Required Education Level Comparison		
Description	Customer Service Representatives	Brokerage Clerks	Description	Customer Service Representatives	Brokerage Clerks
10+ years	0%	0%	Doctoral	0%	0%
8-10 years	0%	0%	Professional Degree	0%	0%
6-8 years	0%	0%	Post-Masters Cert	0%	0%
4-6 years	4%	12%	Master's Degree	0%	0%
2-4 years	27%	14%	Post Bachelor Cert	0%	0%



Customer Service Representatives

Brokerage Clerks

Most Common Educational/Training Requirement:

Moderate-term on-the-job training

Moderate-term on-the-job training

Job Zone Comparison

2 - Job Zone Two: Some Preparation Needed

Some previous work-related skill, knowledge, or experience may be helpful in these occupations, but usually is not needed. For example, a teller might benefit from experience working directly with the public, but an inexperienced person could still learn to be a teller with little difficulty.

These occupations usually require a high school diploma and may require some vocational training or job-related course work. In some cases, an associate's or bachelor's degree could be needed.

Employees in these occupations need anywhere from a few months to one year of working with experienced employees.

3 - Job Zone Three: Medium Preparation Needed

Previous work-related skill, knowledge, or experience is required for these occupations. For example, an electrician must have completed three or four years of apprenticeship or several years of vocational training, and often must have passed a licensing exam, in order to perform the job.

Most occupations in this zone require training in vocational schools, related on-the-job experience, or an associate's degree. Some may require a bachelor's degree.

Employees in these occupations usually need one or two years of training involving both on-the-job experience and informal training with experienced workers.

Tasks

Customer Service Representatives

Core Tasks

Generalized Work Activities:

- Interacting With Computers - Using computers and computer systems (including hardware and software) to program, write software, set up functions, enter data, or process information.
- Getting Information - Observing, receiving, and otherwise obtaining information from all relevant sources.
- Making Decisions and Solving Problems - Analyzing information and evaluating results to choose the best solution and solve problems.
- Documenting/Recording Information - Entering, transcribing, recording, storing, or maintaining information in written or electronic/magnetic form.
- Communicating with Supervisors, Peers, or Subordinates - Providing information to supervisors, co-workers, and subordinates by telephone, in written form, e-mail, or in person.

Specific Tasks

Occupation Specific Tasks:

- Check to ensure that appropriate changes were made to resolve customers'

Brokerage Clerks

Core Tasks

Generalized Work Activities:

- Interacting With Computers - Using computers and computer systems (including hardware and software) to program, write software, set up functions, enter data, or process information.
- Communicating with Persons Outside Organization - Communicating with people outside the organization, representing the organization to customers, the public, government, and other external sources. This information can be exchanged in person, in writing, or by telephone or e-mail.
- Communicating with Supervisors, Peers, or Subordinates - Providing information to supervisors, co-workers, and subordinates by telephone, in written form, e-mail, or in person.
- Evaluating Information to Determine Compliance with Standards - Using relevant information and individual judgment to determine whether events or processes comply with laws, regulations, or standards.
- Updating and Using Relevant Knowledge - Keeping up-to-date technically and applying new knowledge to your job.



were made to resolve customer

problems.

- Compare disputed merchandise with original requisitions and information from invoices, and prepare invoices for returned goods.
- Complete contract forms, prepare change of address records, and issue service discontinuance orders, using computers.
- Confer with customers by telephone or in person in order to provide information about products and services, to take orders or cancel accounts, or to obtain details of complaints.
- Contact customers to respond to inquiries or to notify them of claim investigation results and any planned adjustments.
- Determine charges for services requested, collect deposits or payments, or arrange for billing.
- Keep records of customer interactions and transactions, recording details of inquiries, complaints, and comments, as well as actions taken.
- Obtain and examine all relevant information to assess validity of complaints and to determine possible causes, such as extreme weather conditions that could increase utility bills.
- Order tests that could determine the causes of product malfunctions.
- Recommend improvements in products, packaging, shipping, service, or billing methods and procedures to prevent future problems.
- Refer unresolved customer grievances to designated departments for further investigation.
- Resolve customers' service or billing complaints by performing activities such as exchanging merchandise, refunding money, and adjusting bills.
- Review claims adjustments with dealers, examining parts claimed to be defective and approving or disapproving dealers' claims.
- Review insurance policy terms to determine whether a particular loss is covered by insurance.
- Solicit sale of new or additional services or products.

Detailed Tasks

Detailed Work Activities:

- calculate rates for organization's products or services
- collect deposit or payment
- collect overdue bills
- conduct training for personnel
- detect discrepancies on records or reports
- examine financial documents to verify issue
- examine products or work to verify

Specific Tasks

Occupation Specific Tasks:

- Compute total holdings, dividends, interest, transfer taxes, brokerage fees, and commissions, and allocate appropriate payments to customers.
- Correspond with customers and confer with coworkers in order to answer inquiries, discuss market fluctuations, and resolve account problems.
- File, type, and operate standard office machines.
- Monitor daily stock prices, and compute fluctuations in order to determine the need for additional collateral to secure loans.
- Prepare forms, such as receipts, withdrawal orders, transmittal papers, and transfer confirmations, based on transaction requests from stockholders.
- Prepare reports summarizing daily transactions and earnings for individual customer accounts.
- Record and document security transactions, such as purchases, sales, conversions, redemptions, and payments, using computers, accounting ledgers, and certificate records.
- Schedule and coordinate transfer and delivery of security certificates between companies, departments, and customers.
- Verify ownership and transaction information and dividend distribution instructions to ensure conformance with governmental regulations, using stock records and reports.

Detailed Tasks

Detailed Work Activities:

- answer customer or public inquiries
- arrange delivery schedules
- communicate with customers or employees to disseminate information
- compile data for financial reports
- compute financial data
- compute taxes
- detect discrepancies on records or reports
- ensure correct grammar, punctuation, or spelling
- examine documents for completeness, accuracy, or conformance to standards
- fill out business or government forms
- gather relevant financial data
- maintain account records
- maintain telephone logs
- make decisions
- obtain information from individuals
- operate business machines



examining products or work to verify conformance to specifications

- fill out business or government forms
- interview customers
- maintain records, reports, or files
- maintain telephone logs
- make decisions
- obtain information from individuals
- prepare recommendations based upon research
- prepare reports
- provide customer service
- resolve customer or public complaints
- sell products or services
- take messages
- type letters or correspondence
- use computers to enter, access or retrieve data
- use knowledge of investigation techniques
- use knowledge of written communication in sales work
- use telephone communication techniques
- write business correspondence

Technology - Examples

Contact center software

- Multi-channel contact center software
- Timpani Contact Center
- Timpani Email

Customer relationship management CRM software

- Austin Logistics CallSelect
- Austin Logistics CallTech
- Austin Logistics Valeo
- Avidian Technologies Prophet
- Customer account management software
- Customer complaint ticketing management software
- Customer relationship management CRM software
- Customer service and support software
- Hosted Support ezSupport Pro
- Lynk Everest
- Parature eTicket
- Sales force automation software

- operate calculating devices
- prepare financial reports
- prepare reports
- provide customer service
- reconcile or balance financial records
- resolve customer or public complaints
- use computers to enter, access and retrieve financial data
- use computers to enter, access or retrieve data
- use knowledge of written communication in sales work
- use oral or written communication techniques
- use telephone communication techniques
- verify bank or financial transactions
- write business correspondence

Technology - Examples

Accounting software

- Account management software

Calendar and scheduling software

- Scheduling software

Customer relationship management CRM software

- FrontRange Solutions Goldmine software
- Royal Alliance VISION2020 Core

Data base user interface and query software

- Data entry software
- Transaction processing software

Desktop communications software

- Instant messaging software
- Online trading software
- WiredRed Software e/pop Basic

Electronic mail software

- Microsoft Outlook

Financial analysis software

- Bloomberg Professional

Internet browser software

- Web browser software

Office suite software

- Microsoft Office

Presentation software

- Microsoft PowerPoint

Spreadsheet software



- SSA Global software

- Telemation e-CRM

Data base user interface and query software

- Customer service knowledge generation software

Electronic mail software

- Astute Solutions PowerCenter

- IBM Lotus Notes

- Microsoft Outlook

Enterprise resource planning ERP software

- Intuit QuickBooks Enterprise Solutions software

- Sage MAS 200

Mobile messaging service software

- Unified messaging software

Network conferencing software

- Active Data Online WebChat

- eStara Softphone

- Parature eRealtime

- Timpani Chat

Office suite software

- Microsoft Office

Point of sale POS software

- Main Street Softworks Monetra

Spreadsheet software

- Microsoft Excel

Voice recognition software

- DSC Pacer Interactive Voice Response System

Word processing software

- Microsoft Word

Tools - Examples

- Autodialing systems

- Voice broadcasting systems

- Automatic call distribution ACD system

- Desktop computers

- Wireless telephone systems

- Global positioning system GPS devices

- On hold players

- Microsoft Excel

- Spreadsheet software

Word processing software

- Microsoft Word

Tools - Examples

- 10-key calculators

- Desktop computers

- Personal computers

- Multi-line telephone systems



- Wireless telephone headsets
- Multi-line telephone systems
- Calling line identification equipment

Labor Market Comparison

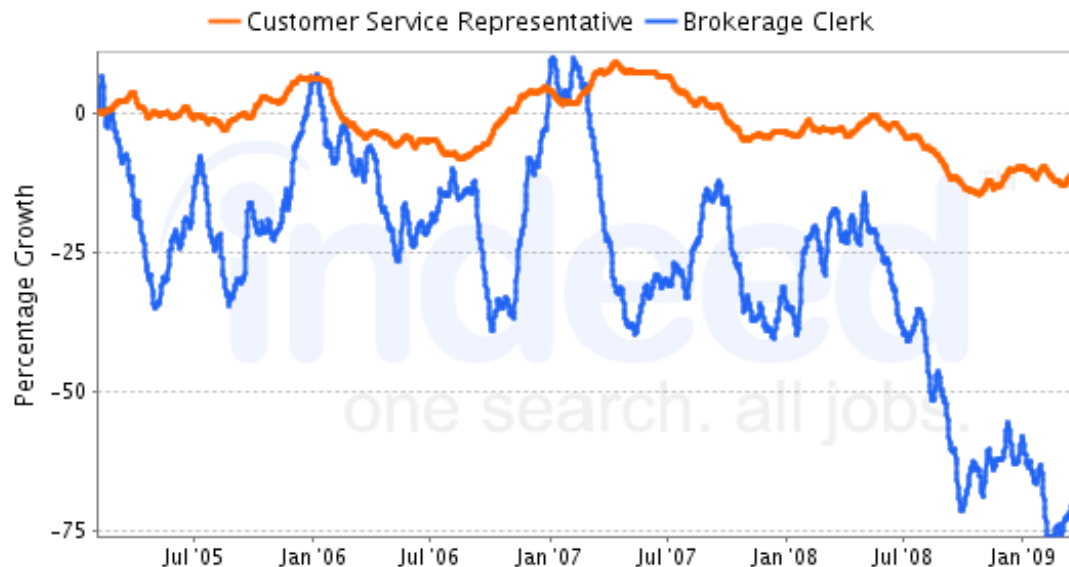
Description	Customer Service Representatives	Brokerage Clerks	Difference
Median Wage	\$ 27,330	\$ 39,120	\$ 11,790
10th Percentile Wage	\$ 17,450	\$ 27,750	\$ 10,300
25th Percentile Wage	N/A	N/A	N/A
75th Percentile Wage	\$ 33,680	\$ 46,710	\$ 13,030
90th Percentile Wage	\$ 42,740	\$ 59,590	\$ 16,850
Mean Wage	\$ 28,780	\$ 40,490	\$ 11,710
Total Employment - 2007	8,100	270	-7,830
Employment Base - 2006	8,109	259	-7,850
Projected Employment - 2016	9,441	225	-9,216
Projected Job Growth - 2006-2016	16.4 %	-13.1 %	-29.5 %
Projected Annual Openings - 2006-2016	359	8	-351

National Job Posting Trends

Trend for Customer Service Representatives

Trend for
Brokerage Clerks

Job Trends from Indeed.com

Data from [Indeed](http://Indeed.com)



Recommended Programs

Accounting Technician

Accounting Technology/Technician and Bookkeeping. A program that prepares individuals to provide technical administrative support to professional accountants and other financial management personnel. Includes instruction in posting transactions to accounts, record-keeping systems, accounting software operation, and general accounting principles and practices.

Institution	Address	City	URL
Central Maine Community College	1250 Turner St	Auburn	www.cmcc.edu
Kennebec Valley Community College	92 Western Ave	Fairfield	www.kvcc.me.edu
University of Maine at Machias	9 O'Brien Ave	Machias	www.umm.maine.edu
Northern Maine Community College	33 Edgemont Dr	Presque Isle	www.nmcc.edu

Maine Statewide Promotion Opportunities for Customer Service Representatives

O*NET Code	Title	Grand TORQ	Job Zone	Employment	Median Wage	Difference	Growth	Annual Job Openings
43-4051.00	Customer Service Representatives	100	2	8,100	\$27,330.00	\$0.00	16%	359
43-9041.01	Insurance Claims Clerks	96	2	1,810	\$31,380.00	\$4,050.00	-8%	22
43-9041.02	Insurance Policy Processing Clerks	95	2	1,810	\$31,380.00	\$4,050.00	-8%	22
43-4031.03	License Clerks	95	2	1,190	\$27,650.00	\$320.00	9%	37
43-4011.00	Brokerage Clerks	94	3	270	\$39,120.00	\$11,790.00	-13%	8
13-2053.00	Insurance Underwriters	93	3	460	\$56,090.00	\$28,760.00	-1%	12
43-3021.02	Billing, Cost, and Rate Clerks	93	3	1,990	\$27,580.00	\$250.00	1%	28
43-4131.00	Loan Interviewers and Clerks	93	2	770	\$28,060.00	\$730.00	-9%	14
43-4141.00	New Accounts Clerks	93	2	210	\$28,080.00	\$750.00	-14%	6
43-6014.00	Secretaries, Except Legal, Medical, and Executive	91	2	10,400	\$28,260.00	\$930.00	-6%	172
13-2081.00	Tax Examiners, Collectors, and Revenue Agents	91	3	450	\$36,790.00	\$9,460.00	5%	13
43-6011.00	Executive Secretaries and Administrative Assistants	91	3	3,330	\$38,830.00	\$11,500.00	6%	76



43-3051.00	Payroll and Timekeeping Clerks	91	3	650	\$30,470.00	\$3,140.00	-3%	17
43-4031.01	Court Clerks	90	2	1,190	\$27,650.00	\$320.00	9%	37
29-2071.00	Medical Records and Health Information Technicians	90	3	760	\$29,180.00	\$1,850.00	16%	34

Top Industries for Brokerage Clerks

Industry	NAICS	% in Industry	Employment	Projected Employment	% Change
Securities and commodity contracts, brokerages, and exchanges	5231-2	63.06%	46,231	58,198	25.89%
Other financial investment activities	523900	12.21%	8,952	11,159	24.66%
Depository credit intermediation	522100	11.86%	8,693	8,623	-0.80%
Management of companies and enterprises	551100	4.55%	3,339	3,405	1.97%
Insurance agencies and brokerages	524210	0.85%	625	625	0.05%
Offices of real estate agents and brokers	531200	0.71%	518	558	7.74%
Other nondepository credit intermediation, including real estate credit and consumer lending	522290	0.58%	428	454	6.07%
Other insurance related activities	524290	0.41%	303	320	5.73%
Employment services	561300	0.29%	210	235	11.95%
Direct insurance (except life, health, and medical) carriers	524120	0.21%	155	143	-7.55%
Local government, excluding education and hospitals	939300	0.20%	146	145	-0.64%
Insurance and employee benefit funds	525100	0.18%	135	148	9.00%

Top Industries for Customer Service Representatives

Industry	NAICS	% in Industry	Employment	Projected Employment	% Change
Telephone call centers	561420	5.03%	110,675	126,965	14.72%
Employment services	561300	4.84%	106,483	148,245	39.22%
Depository credit intermediation	522100	4.77%	105,059	117,823	12.15%
Insurance agencies and brokerages	524210	4.41%	97,174	120,909	24.43%
Management of companies and enterprises	551100	2.99%	65,953	83,634	26.81%
Grocery stores	445100	2.59%	57,064	68,486	20.02%
Wireless telecommunications carriers (except satellite)	517200	2.46%	54,074	80,945	49.69%



Direct insurance (except life, health, and medical) carriers	524120	2.10%	46,190	53,107	14.98%
Wired telecommunications carriers	517100	1.74%	38,387	33,149	-13.64%
Local government, excluding education and hospitals	939300	1.69%	37,222	45,996	23.57%
Other nondepository credit intermediation, including real estate credit and consumer lending	522290	1.66%	36,455	48,088	31.91%
Electronic shopping and mail-order houses	454100	1.59%	35,119	48,321	37.59%
Computer systems design and related services	541500	1.52%	33,399	49,604	48.52%
Management, scientific, and technical consulting services	541600	1.49%	32,813	64,437	96.38%
Cable and other program distribution	517500	1.36%	30,016	44,718	48.98%